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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Ellen	
picture examp	your government-issued picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture	Stompanato	
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	FKA Ellen Irons	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6747	

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Debtor 1 Ellen Stompanato

ato Case number (if known)

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		331 Monroe St Oswego, IL 60543				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Kendall County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 Ellen Stompanato Document Page 3 of 58 Case number (if known)

ar	Tell the Court About	Your E	Bankruptcy Ca	ise					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. □ Chapter 7							
	choosing to file under								
			Chapter 11						
			Chapter 12						
		= (Chapter 13						
3.	How you will pay the fee		I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more cabout how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or rorder. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or checa pre-printed address.						
					allments. If you choose this options (Official Form 103A).	n, sign and attach the Application for Individuals	to Pay		
			I request that but is not req	it my fee be wai uired to, waive y	ived (You may request this option our fee, and may do so only if you	only if you are filing for Chapter 7. By law, a jud ir income is less than 150% of the official povert	y line that		
						installments). If you choose this option, you mus al Form 103B) and file it with your petition.	st fill out		
Э.	Have you filed for bankruptcy within the	■ N	lo.						
	last 8 years?	ΠY	es.						
			District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy cases pending or being	■ N	lo						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ΠY	es.						
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your residence?	■ N	lo. Go to I	ine 12.					
		ПΥ	es. Has yo	our landlord obtai	ined an eviction judgment against	you?			
				No. Go to line 1	2.				
				Yes. Fill out <i>Init</i> this bankruptcy		udgment Against You (Form 101A) and file it as	part of		

Document Page 4 of 58 Case number (if known) Debtor 1 Ellen Stompanato Part 3: Report About Any Businesses You Own as a Sole Proprietor Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Ellen Stompanato

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Ellen Stompanato **Answer These Questions for Reporting Purposes** Part 6: Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million ■ \$0 - \$50.000 □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Ellen Stompanato Signature of Debtor 2 Ellen Stompanato Signature of Debtor 1 Executed on March 29, 2018 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Ellen Stompanato

Document Page 7 of 58

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ William Lohrman	Date	March 29, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
William Lohrman 6295205		
Printed name		
Law Office of William D Lohrman		
123 W. Washington St. #332		
Oswego, IL 60543		
Number, Street, City, State & ZIP Code		
Contact phone 630.383.2039	Email address	wlohrman@lohrmanlaw.com
6295205 IL		
Bar number & State		

Deb	Case 18-0 tor 1 Ellen Stompanato		Doc 1		03/29/18 cument	Entered 03/29/ Page 8 of 58	/18 14:19:23 Case number (if known)	Desc Main
Part	6: Answer These Questi	ons for R	eporting Pu	rposes				
16.	What kind of debts do you have?	16a.	individual p	rimarily fo to line 16b	r a personal, fa	er debts? Consumer de amily, or household purp	bts are defined in 11 ose."	U.S.C. § 101(8) as "incurred by an
		16b.		ebts prima business to line 16d	arily busines or investmen	s debts? Business debt tor through the operation		
		1 6c .			ſ	t are not consumer debte	s or business debts	<u>· </u>
17.	Are you filing under Chapter 7?	■ No.	I am not fili	ng under (Chapter 7. Go	to line 18.		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ Yes.	I am filing uare paid tha ☐ No ☐ Yes	ınder Cha at funds w	pter 7. Do you ill be available	estimate that after any e to distribute to unsecure	exempt property is ex ed creditors?	cluded and administrative expenses
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1	99			☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		25,001-50,000 50,001-100,000 More than100,000
19.	How much do you estimate your assets to be worth?	\$ 100	550,000 501 - \$100,00 ,001 - \$500,0 ,001 - \$1 mill	000		□ \$1,000,001 - \$10 mil □ \$10,000,001 - \$50 mil □ \$50,000,001 - \$100 mil □ \$100,000,001 - \$500	nillion \square	\$500,000,001 - \$1 billion \$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	\$ 100	550,000 001 - \$100,00 ,001 - \$500,0 ,001 - \$1 mill	000		□ \$1,000,001 - \$10 mil □ \$10,000,001 - \$50 r □ \$50,000,001 - \$100 r □ \$100,000,001 - \$500	nillion \square	\$500,000,001 - \$1 billion \$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion More than \$50 billion
Par	7: Sign Below							
For	you	If I have United S If no attodocument I request I understankrup and 357 Ist Ellen S	chosen to file states Code. orney represent, I have obt t relief in accitand making toy case can	e under Cl I understa ents me ar rained and ordance w a false sta result in fi	hapter 7, I am nd the relief av read the notic with the chapte	aware that I may procee vailable under each chap or agree to pay someone required by 11 U.S.C. or of title 11, United States caling property, or obtain 0,000, or imprisonment for Signature.	d, if eligible, under Coter, and I choose to possesse who is not an attor § 342(b). Is Code, specified in the ing money or propertion up to 20 years, or large of Debtor 2	ovided is true and correct. hapter 7, 11,12, or 13 of title 11, proceed under Chapter 7. rey to help me fill out this his petition. y by fraud in connection with a both. 18 U.S.C. §§ 152, 1341, 1519,
		Execute	******	h 22, 20 DD / YYY		Execut	ed on MM / DD / Y	YYY

Certificate Number: 15725-ILN-CC-030779602



CERTIFICATE OF COUNSELING

I CERTIFY that on March 26, 2018, at 7:21 o'clock PM EDT, Ellen Stompanato received from 001 Debtorce, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 26, 2018

By: /s/Calvin Yim

Name: Calvin Yim

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Document Page 10 of 58 Fill in this information to identify your case: Debtor 1 Ellen Stompanato Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pai	t 1: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	110,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	44,800.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	154,800.00
Pai	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	97,882.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	63,041.62
	Your total liabilities	\$	160,923.62
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,755.59
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,362.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other so	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	persona	l, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

4,330.15

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	n
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Ca	ıse 18-0921	.7 Doc 1		03/29/18 ument	Entered 03/29/ Page 12 of 58	18 14:19	:23 De	sc M	lain
Fill	in this inforr	mation to identify	y your case and							
Deb	otor 1	Ellen Stomp	panato							
Deb	otor 2	First Name	Midd	dle Name		Last Name				
(Spoi	use, if filing)	First Name	Midd	dle Name		Last Name				
Unit	ted States Ba	nkruptcy Court fo	r the: NORTHE	RN DIST	RICT OF ILLIN	NOIS				
Cas	se number _					-				Check if this is an amended filing
_		rm 106A/E e A/B: P								12/15
hink nfor	it fits best. B mation. If more ver every ques	e as complete and e space is needed, tion.	accurate as possi attach a separate	ble. If two sheet to th	married people his form. On the	in asset fits in more than on e are filing together, both ar e top of any additional page	e equally resp	onsible for su	pplying	g correct
Part	1: Describe	Each Residence, B	Building, Land, or C	Other Real	Estate You Ow	n or Have an Interest In				
. Do	o you own or h	nave any legal or ed	quitable interest in	any resid	ence, building,	land, or similar property?				
	No. Go to Par	t 2.								
	Yes. Where is	s the property?								
4.4				\A/l= =4	io the manager	20				
1.1	331 Monro	oe St		_		? Check all that apply				
		if available, or other de	scription	_ ⊔ ⊓	Single-family h Duplex or mult					exemptions. Put s on Schedule D:
					•	or cooperative	Creditors V	Who Have Clair	ns Seci	ured by Property.
					Manufactured	or mobile home	•		•	
	Oswego	IL	60543-0000		Land		Current va entire pro			ent value of the on you own?
	City	State	ZIP Code		Investment pro	operty	\$1	10,000.00		\$110,000.00
					Timeshare Other					nership interest
				_		in the property? Check one	`	ee simple, ten te), if known.	ancy by	y the entireties, or
					Debtor 1 only					
	Kendall				Debtor 2 only					
	County				Debtor 1 and [Debtor 2 only	— Chas	k if this is com	munit	, property
						the debtors and another		structions)	munity	, property
					r information yo	ou wish to add about this ite	em, such as lo	ocal		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......>>

\$110,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Value by comparable unit sold within 6 months

Official Form 106A/B Schedule A/B: Property page 1

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Case number (if known) Document Debtor 1 Ellen Stompanato 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Do not deduct secured claims or exemptions. Put **Ford** Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: C-Max Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2014 Year: Debtor 2 only Current value of the Current value of the 5300 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another Value By NADA \$8,300.00 \$8,300.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put **Harley Davidson** Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: 883c Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Model: 2006 Year: Debtor 2 only Current value of the Current value of the 3000 portion you own? Approximate mileage: Debtor 1 and Debtor 2 only entire property? Other information: At least one of the debtors and another Value by NADA \$2,000.00 \$2,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories □ No Yes **Sportsman** Who has an interest in the property? Check one Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: ΚZ ■ Debtor 1 only Model: Creditors Who Have Claims Secured by Property. 2018 Year: Debtor 2 only Current value of the Current value of the entire property? portion you own? Debtor 1 and Debtor 2 only Other information At least one of the debtors and another \$14,500.00 \$14,500.00 ☐ Check if this is community property (see instructions) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$24,800.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... 2 beds, 2 dressers, couch, 2 chairs, kitchen table, hutch \$750.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

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Case number (if known) Document

Debtor 1 **Ellen Stompanato**

	2 flat screen tvs 5 yrs old, 1 laptop 3 yrs old, 1 asus tablet	\$500.00
	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stampections, memorabilia, collectibles	o, coin, or baseball card collections;
	s and hobbies notographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canstruments	anoes and kayaks; carpentry tools;
Tes. Describe		
	skis 15 yrs old, golf clubs 20 yrs old	\$100.00
10. Firearms Examples: Pistols, I No Yes. Describe	ifles, shotguns, ammunition, and related equipment	
	1 Ruger 380ccp	\$250.00
11. Clothes Examples: Everyda □ No ■ Yes. Describe	y clothes, furs, leather coats, designer wear, shoes, accessories	
	Clothing	\$500.00
12. Jewelry Examples: Everyda □ No ■ Yes. Describe	y jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, g	
	1 diamond ring, decorative jewelry	\$500.00
13. Non-farm animals Examples: Dogs, ca No Yes. Describe 14. Any other personal No Yes. Give specific	and household items you did not already list, including any health aids you did not	list
	ue of all of your entries from Part 3, including any entries for pages you have attach nat number here	ed \$2,600.00
Part 4: Describe Your Fi	nancial Assets	
Do you own or have a	ny legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 3

Document Page 15 of 58 Case number (if known) Debtor 1 Ellen Stompanato 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **TCF Bank** \$200.00 Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: **IRA Fidelity** \$3,000.00 401k \$13,000.00 **Fidelity** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No

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☐ Yes. Give specific information about them...

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Debtor 1	Ellen Stompanato			Case number (if known)	
Exam ■ No	ts, copyrights, trademarks ples: Internet domain names Give specific information a	s, websites, p			
	ses, franchises, and other ples: Building permits, exclu			n holdings, liquor licenses, professional licens	es
	Give specific information a	bout them			
Money or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax re	funds owed to you				
■ No □ Yes.	Give specific information al	bout them, inc	cluding whether you alrea	ady filed the returns and the tax years	
■ No			usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
Exam _i ■ No	amounts someone owes y ples: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance p		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
_Exam	sts in insurance policies ples: Health, disability, or life	e insurance; h	ealth savings account (I	HSA); credit, homeowner's, or renter's insurar	nce
□ No ■ Yes.	Name the insurance compa	any of each po	olicy and list its value.		
. 55.		pany name:		Beneficiary:	Surrender or refund value:
	Ame	erican Fami	ly Whole Life	Sister	\$1,200.00
If you somed	aterest in property that is a are the beneficiary of a livin one has died. Give specific information			od surance policy, or are currently entitled to rece	eive property because
Exam ■ No	s against third parties, who ples: Accidents, employment Describe each claim			t or made a demand for payment to sue	
■ No	contingent and unliquidat Describe each claim	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
■ No	nancial assets you did not Give specific information	already list			
□ res.	Oive specific information			ı	
				ny entries for pages you have attached	\$17,400.00

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		Case 18-09217	Doc 1	Filed 03/29/18 Document	Entered 03 Page 17 of	3/29/18 14:19:23 58	Desc Main
Debt	or 1	Ellen Stompanato				Case number (if known)	
Part :	5: Des	scribe Any Business-Related	Property You	Own or Have an Interest	In. List any real esta	ate in Part 1.	
37. D e	o you d	own or have any legal or equi	itable interest	in any business-related p	roperty?		
	No. Go	to Part 6.					
	Yes. G	Go to line 38.					
Part (scribe Any Farm- and Commo			n or Have an Interes	st In.	
46. C	o you	own or have any legal or	r equitable ir	nterest in any farm- or	commercial fishir	ng-related property?	
	No.	Go to Part 7.					
ı	☐ Yes.	. Go to line 47.					
		_					
Part 1	7:	Describe All Property You	Own or Have a	an Interest in That You Di	d Not List Above		
	Examp No	have other property of a bles: Season tickets, country	y club membe				
Ш	I Yes.	Give specific information					
54.	Add t	he dollar value of all of yo	our entries fr	om Part 7. Write that r	umber here		\$0.00
Part 8	8:	List the Totals of Each Part	of this Form				
55.	Part 1	: Total real estate, line 2					\$110,000.00
56.	Part 2	2: Total vehicles, line 5			\$24,800.00		
57.	Part 3	3: Total personal and hou	sehold items	s, line 15	\$2,600.00		
58.	Part 4	l: Total financial assets, li	ine 36	_	\$17,400.00		
59.	Part 5	i: Total business-related	property, line	e 45	\$0.00		
60.	Part 6	6: Total farm- and fishing-	related prop	erty, line 52	\$0.00		
61.	Part 7	: Total other property no	t listed, line	54 +	\$0.00		
62.	Total	personal property. Add lin	nes 56 throug	h 61	\$44,800.00	Copy personal property to	otal \$44,800.00
63.	Total	of all property on Schedu	ule A/B. Add	line 55 + line 62			\$154,800.00

Official Form 106A/B Schedule A/B: Property page 6

Fill in this info	rmation to identify your	case:		
Debtor 1	Ellen Stompanato	0		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the Pro	perty You	Claim as	Exempt
---------	----------	---------	-----------	----------	--------

1.	Which set of exemptions are you claiming	Check one only	, even if yo	our spouse is	filing with	you.
----	--	----------------	--------------	---------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
331 Monroe St Oswego, IL 60543 Kendall County	\$110,000.00		\$15,000.00	735 ILCS 5/12-901
Value by comparable unit sold within 6 months Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2014 Ford C-Max 5300 miles Value By NADA	\$8,300.00		\$795.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2006 Harley Davidson 883c 3000 miles	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(c)
Value by NADA Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
2 beds, 2 dressers, couch, 2 chairs, kitchen table, hutch	\$750.00		\$750.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
2 flat screen tvs 5 yrs old, 1 laptop 3 yrs old, 1 asus tablet	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

De	Ellen Stompanato			Case number (ii known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	skis 15 yrs old, golf clubs 20 yrs old Line from Schedule A/B: 9.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Ente nom denedule A/D. G.T			100% of fair market value, up to any applicable statutory limit	
	1 Ruger 380ccp Line from Schedule A/B: 10.1	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
	Ente nom Gonedale / V.E. 19:1			100% of fair market value, up to any applicable statutory limit	
	Clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
	Line nom Schedule A/B.			100% of fair market value, up to any applicable statutory limit	
	1 diamond ring, decorative jewelry Line from Schedule A/B: 12.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
	Life from Schedule A/B. 12.1			100% of fair market value, up to any applicable statutory limit	
	Checking: TCF Bank Line from Schedule A/B: 17.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
	Zine nem conceane / v.z. 1111			100% of fair market value, up to any applicable statutory limit	
	IRA: Fidelity Line from Schedule A/B: 21.1	\$3,000.00		\$3,000.00	735 ILCS 5/12-1006
	Line Holli Schedule A.B. 2111			100% of fair market value, up to any applicable statutory limit	
	401k: Fidelity Line from Schedule A/B: 21.2	\$13,000.00		\$13,000.00	735 ILCS 5/12-1006
	Elle Holli Genedale A.B. 2112			100% of fair market value, up to any applicable statutory limit	
	American Family Whole Life Beneficiary: Sister	\$1,200.00		\$905.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption of (Subject to adjustment on 4/01/19 and every 3			led on or after the date of adjustmen	t.)
	No				
	Yes. Did you acquire the property covere	ed by the exemption wi	thin 1	,215 days before you filed this case?	
	□ No □ Yes				
	☐ Yes				

		Document Page	20 of 58		
Fill in this informa	tion to identify you	ur case:			
Debtor 1	Ellen Stompana	ato			
Dobtor 1	First Name	Middle Name Last Name		=	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name Last Name			
United States Bankı	ruptcy Court for the	: NORTHERN DISTRICT OF ILLINOIS		_	
Case number					
(if known)				☐ Check	if this is an
				_	ded filing
O(() : 1 E	400D				-
Official Form					
Schedule D	: Creditors	Who Have Claims Secur	ed by Propert	:y	12/15
Be as complete and a	ccurate as possible.	If two married people are filing together, both are	e equally responsible for s	upplying correct informa	tion. If more space
is needed, copy the A number (if known).	dditional Page, fill it	out, number the entries, and attach it to this form	n. On the top of any addition	onal pages, write your na	me and case
1. Do any creditors ha	wa claime sacurad h	v vour property?			
_ `		his form to the court with your other schedules	· Vou have nothing else	to report on this form	
_		•	s. Tou have nothing else	to report on this form.	
Yes. Fill in al	Il of the information	below.			
Part 1: List All S	Secured Claims				
		more than one secured claim, list the creditor separa		Column B	Column C
		s a particular claim, list the other creditors in Part 2. A ical order according to the creditor's name.	As Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	·		value of collateral.	claim	if any
2.1 Bank Of The	e West	Describe the property that secures the claim:	\$13,963.00	\$14,500.00	\$0.00
Creditor's Name		2018 Sportsman KZ			
2527 Camin	o Ramon	As of the date you file, the claim is: Check all that	_		
San Ramon		apply. Contingent			
Number, Street, Ci	ty, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage or	secured		
Debtor 2 only		car loan)			
Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)		
At least one of the		☐ Judgment lien from a lawsuit			
Check if this claim	n relates to a	Other (including a right to offset)			
community debt					
	Opened				
	05/17 Last				
Date debt was incurr	Active ed 2/28/18	Last 4 digits of account number 595	31		
Date debt was mean	2/20/10				
2.2 Frd Motor C	r	Describe the property that secures the claim:	\$7,505.00	\$8,300.00	\$0.00
Creditor's Name	<u>-</u>	2014 Ford C-Max 5300 miles	1		
		Value By NADA			
		As of the date you file, the claim is: Check all that			
Po Box Box		apply.			
Omaha, NE	-	Contingent			
Number, Street, Ci	ty, State & Zip Code	☐ Unliquidated			
Who owes the debt	? Check one	☐ Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only	22 00.	☐ An agreement you made (such as mortgage or	secured		
Debtor 2 only		car loan)			
Debtor 1 and Debtor	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)		

☐ Judgment lien from a lawsuit

☐ At least one of the debtors and another

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			•			
	ompanato		Case	e number (if know)		
First Name	Middle N	lame Last Name				
☐ Check if this claim community debt	relates to a	Other (including a right to offset)				
Date debt was incurre	Opened 07/14 Last Active d 1/30/18	Last 4 digits of account number	6340			
2.3 Nationstar/m	ır. Cooper	Describe the property that secures the cl	aim:	\$76,414.00	\$110,000.00	\$0.00
Creditor's Name		331 Monroe St Oswego, IL 6054 Kendall County Value by comparable unit sold within 6 months	3		• • • • • • • • • • • • • • • • • • • •	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
350 Highland Lewisville, T		As of the date you file, the claim is: Check apply. Contingent	all that			
Number, Street, City	, State & Zip Code	☐ Unliquidated				
Who owes the debt?	Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as mortg car loan)	age or secured			
☐ Debtor 1 and Debtor	r 2 only	☐ Statutory lien (such as tax lien, mechanic	c's lien)			
☐ At least one of the d	ebtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim community debt	relates to a	Other (including a right to offset)				
Date debt was incurre	Opened 03/14 Last Active d 1/12/18	Last 4 digits of account number	6681			
	- 1112110					
Add the dollar value	of your entries in C	Column A on this page. Write that number h	ere:	\$97,882.0	00	
		the dollar value totals from all pages.		\$97,882.0		
Write that number he	ere:			7: ,55=15		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

			Document	Page 2	2 of 58		
Fill in	this information	to identify your ca	ase:				
Debto	r 1 Ell	en Stompanato					
	First	Name	Middle Name	Last Name			
Debto		Name	Middle Name	Last Name			
(Opouse	in, ming) 1 mai	ivanie					
United	l States Bankrupt	cy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Case	number						
(if know	n)					☐ Che	eck if this is an
						ame	ended filing
Offic	ial Form 10	SE/F					
			no Have Unsecured	Claime			12/15
			Part 1 for creditors with PRIORITY		Cart 2 for areditors with NONE	DIODITY alaims	
Schedu Schedu eft. Atta	le G: Executory Co le D: Creditors Wh ach the Continuati nd case number (if	ontracts and Unexpir o Have Claims Secur on Page to this page known).	hat could result in a claim. Also li- ed Leases (Official Form 106G). D red by Property. If more space is r . If you have no information to rep	o not include leeded, copy t	any creditors with partially se the Part you need, fill it out, n	cured claims th umber the entric	at are listed in es in the boxes on the
Part 1		our PRIORITY Uns					
	-	e priority unsecured	claims against you?				
	No. Go to Part 2.						
	Yes.						
Part 2			Unsecured Claims				
3. Do	any creditors hav	e nonpriority unsecu	red claims against you?				
	No. You have noth	ing to report in this par	rt. Submit this form to the court with y	our other sche	edules.		
	Yes.						
un: tha	secured claim, list th	ne creditor separately f	ims in the alphabetical order of the for each claim. For each claim listed, t the other creditors in Part 3.If you h	identify what t	ype of claim it is. Do not list clai	ms already includ	ded in Part 1. If more
						7	Total claim
4.1	Amex		Last 4 digits of acco	ount number	7033		\$9,632.00
	Nonpriority Credit	or's Name			Onemad 40/04 act A	-41	
	Po Box 2978	71	When was the debt	incurred?	Opened 10/04 Last A 3/09/18	ctive	
		ale, FL 33329		mourrou.	3/03/10		
	Number Street Ci	, ,	As of the date you f	ile, the claim i	s: Check all that apply		
		e debt? Check one.	_				
	Debtor 1 only		☐ Contingent				
	Debtor 2 only		☐ Unliquidated				
	Debtor 1 and I	Debtor 2 only	☐ Disputed				
	☐ At least one of	f the debtors and anotl		ITY unsecured	d claim:		
		claim is for a comm					
	debt Is the claim subj	ect to offset?	Obligations arising report as priority clair		ration agreement or divorce tha	t you did not	
	No	COL TO OHSEL!			g plans, and other similar debts		
			Other Specify	•			
	☐ Yes		Other Specify	reait Card	l		

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Debtor 1 Ellen Stompanato Case number (if know) 4.2 Bk Of Amer Last 4 digits of account number 0555 \$3,477.00 Nonpriority Creditor's Name Opened 03/16 Last Active Po Box 982238 When was the debt incurred? 2/27/18 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.3 **Chase Card** Last 4 digits of account number 4659 \$9,834.00 Nonpriority Creditor's Name Opened 04/06 Last Active Po Box 15298 When was the debt incurred? 2/09/18 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.4 **Chase Card** Last 4 digits of account number 5247 \$4.913.00 Nonpriority Creditor's Name Opened 09/15 Last Active Po Box 15298 When was the debt incurred? 2/23/18 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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Debtor 1 Ellen Stompanato Case number (if know) 4.5 Comenitybank/meijermc Last 4 digits of account number 9768 \$4.154.00 Nonpriority Creditor's Name Opened 07/17 Last Active Po Box 182789 When was the debt incurred? 2/16/18 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.6 **Discover Fin Svcs Llc** Last 4 digits of account number 0206 \$9,347.00 Nonpriority Creditor's Name Opened 06/07 Last Active Po Box 15316 When was the debt incurred? 2/23/18 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.7 **Elan Financial Service** Last 4 digits of account number 4435 \$8.802.00 Nonpriority Creditor's Name Opened 06/14 Last Active Po Box 108 When was the debt incurred? 1/30/18 Saint Louis, MO 63166 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes

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Debtor 1 Ellen Stompanato Case number (if know) 4.8 Kohls/capone Last 4 digits of account number 2247 \$779.00 Nonpriority Creditor's Name Opened 12/06 Last Active N56 W 17000 Ridgewood Dr When was the debt incurred? 2/16/18 Menomonee Falls, WI 53051 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.9 **PayPal** Last 4 digits of account number 6942 \$678.62 Nonpriority Creditor's Name When was the debt incurred? PO Box 105658 Atlanta, GA 30348 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes 4.1 Syncb/amazon 1388 \$28.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 01/18 Last Active Po Box 965015 When was the debt incurred? 2/23/18 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Case number (if know)

_	b/care Credit	Last 4 digits of account number	0061		\$4,727.00
•	ority Creditor's Name	When we she deld in some 10		0/17 Last Active	
	do, FL 32896	When was the debt incurred?	2/13/18		_
	r Street City State Zlp Code	As of the date you file, the claim i	is: Check all tha	at apply	
_	otor 1 only	☐ Contingent			
	otor 2 only	☐ Unliquidated			
	otor 1 and Debtor 2 only	☐ Disputed			
	east one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
_	eck if this claim is for a community	☐ Student loans			
debt	•	Obligations arising out of a sepa	ration agreeme	ent or divorce that you did not	
Is the d	claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plane, and of	har similar dobts	
☐ Yes		Other. Specify Charge Acc		Tier Similar debis	_
Unvl/	citi	Last 4 digits of account number	4261		\$6,670.00
-	ority Creditor's Name	Last 7 digits of account number			Ψ5,07 5.00
	ox 6241 c Falls, SD 57117	When was the debt incurred?	Opened 0 3/10/18	5/02 Last Active	_
Numbe	r Street City State Zlp Code	As of the date you file, the claim i	is: Check all tha	at apply	
■ Deb	otor 1 only	☐ Contingent			
☐ Deb	otor 2 only	☐ Unliquidated			
	otor 1 and Debtor 2 only	□ Disputed			
☐ At le	east one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Che	eck if this claim is for a community	☐ Student loans			
debt	claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreeme	ent or divorce that you did not	
■ No		Debts to pension or profit-sharin	g plans, and ot	her similar debts	
☐ Yes		■ Other. Specify Credit Card	I		
List	: Others to Be Notified About a D				_
ying to co e more that ied for ar	ollect from you for a debt you owe to an one creditor for any of the debts t my debts in Parts 1 or 2, do not fill ou the Amounts for Each Type of		Parts 1 or 2, t tional creditor	hen list the collection agen s here. If you do not have a	cy here. Similarly, if you dditional persons to be
of unsec	ured claim.			Total Claim	
Total	6a. Domestic support obligation	ons	6a. \$	0.0	0_
aims Part 1	6b. Taxes and certain other de	bts you owe the government	6b. \$	0.0	n
art i		al injury while you were intoxicated	6c. \$	0.0	<u>- </u>
		unsecured claims. Write that amount here.	6d. \$	0.0	
	6e. Total Priority. Add lines 6a	through 6d.	6e. \$	0.0	0
				Total Claim	
Total	6f. Student loans		6f. \$.	0.0	<u>0</u>
aims art 2	6g. Obligations arising out of a you did not report as prior	a separation agreement or divorce that	6g. \$	0.0	0

Official Form 106 E/F

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Debtor 1 Ellen Stompanato

6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 63,041.62
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 63,041.62

			111 1 1444: 20 01 00	
Fill in this info	rmation to identify your	case:		
Debtor 1	Ellen Stompanate	0		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	n whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3			Oldio	2.11 0000	
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5	·				
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>

		Document	Page 29 of	58	<u>-</u>
Fill in this info	rmation to identify your	case:			
Debtor 1	Ellen Stompanato				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
	orm 106H e H: Your Code	ebtors			12/15
people are filin fill it out, and n your name and	g together, both are equa umber the entries in the case number (if known).	ally responsible for supplying boxes on the left. Attach the	ng correct informatio e Additional Page to	on. If more space is this page. On the to	rate as possible. If two married needed, copy the Additional Page, op of any Additional Pages, write
□ No ■ Yes					
		lived in a community prope Nevada, New Mexico, Puerto			rty states and territories include)
■ No. Go t □ Yes. Did		se, or legal equivalent live wi	th you at the time?		
in line 2 aç	gain as a codebtor only if 0), Schedule E/F (Official	that person is a guarantor	or cosigner. Make su	ure you have listed	ng with you. List the person showr the creditor on Schedule D (Officia , Schedule E/F, or Schedule G to fi
	mn 1: Your codebtor Number, Street, City, State and ZIF	² Code		Column 2: The concheck all schedu	reditor to whom you owe the debt les that apply:
3.1 Bria	n Irons			■ Schedule D, □ Schedule E/F □ Schedule G Bank Of The W	-, line

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Fill	in this information to ic	dentify your ca	ase:				l				
Del	otor 1	llen Stomp	anato								
	otor 2					_					
Uni	ted States Bankruptcy	Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number								ed filing ent sho	wing postpetition	
0	fficial Form 1	061					_	MM / DD/ `		ic rollowing date.	
S	chedule I: Yo	our Inc	ome				.,	MINI / DD/			12/15
sup spo atta	plying correct inform use. If you are separa ch a separate sheet to	ation. If you ated and you	sible. If two married peo are married and not filii r spouse is not filing wi On the top of any additi	ng jointly, and your ith you, do not inclu	spouse i de infor	is liv mati	ing with on abou	you, incl t your sp	ude inf ouse. If	ormation about more space is	your needed,
1.	Fill in your employr information.	ment		Debtor 1				Debtor :	2 or no	n-filing spouse	
	If you have more tha			■ Employed				☐ Employed			
	attach a separate pa information about ad		Employment status	☐ Not employed				☐ Not employed			
	employers.		Occupation	Traffic Planner							
	Include part-time, se self-employed work.	asonal, or Employer's name		Bosch Automotive Service Solutions, Inc.							
	Occupation may include student or homemaker, if it applies. Employer's address.			17574 Laurel Park Drive North Suite 320E Livonia, MI 48152							
			How long employed to	here?				_			
Par	rt 2: Give Detail	s About Mon	nthly Income								
	mate monthly income use unless you are sep		ate you file this form. If	you have nothing to r	eport for	any	line, write	e \$0 in the	space.	. Include your no	n-filing
	u or your non-filing spo e space, attach a sepa		ore than one employer, co	ombine the informatio	n for all e	empl	oyers for	that perso	on on th	ne lines below. If	you need
							For De	btor 1		Debtor 2 or -filing spouse	
2.			ry, and commissions (becalculate what the monthle		2.	\$	4	,149.10	\$	N/A	
3.	Estimate and list m	onthly overti	ime pay.		3.	+\$		0.00	+\$	N/A	-
4.	Calculate gross Inc	ome. Add lir	ne 2 + line 3.		4.	\$	4,1	49.10	\$	N/A	

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Deb	tor 1	Ellen Stompanato	_	Case	e number (if known)			
				Fo	r Debtor 1	For Debto		
	Cop	y line 4 here	4.	\$_	4,149.10	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	910.67	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	290.44	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	N/A	
	5e. 5f.	Insurance Domestic support obligations	5e. 5f.	\$_ \$	0.00	\$ \$	N/A N/A	
	5g.	Union dues	5g.	\$ -	0.00	\$	N/A	
	5h.	Other deductions. Specify: Medical	5h.+	\$	105.08	·	N/A	
		HSA		\$	65.00	\$	N/A	
		Dental		\$_	12.50	\$	N/A	
		Vision		\$_	9.82	\$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	1,393.51	\$	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	2,755.59	\$	N/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$_	0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$	N/A	
	8g.	Pension or retirement income	8g.	\$	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	\$_	0.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,755.59 + \$_	N/A	= \$	2,755.59
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your refriends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depend			,		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certalies						2,755.59
							Combin- monthly	ed income
13.		you expect an increase or decrease within the year after you file this form No.	?					
		Yes. Explain:						

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Fill	n this inf <u>orma</u>	tion to identify yo	our case:					
Debt		Ellen Stomp					eck if this is: An amended filing	
	tor 2 ouse, if filing)						A supplement show	wing postpetition chapter the following date:
Unite	ed States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)							
		rm 106J						
		J: Your						12/15
info	rmation. If m		eded, atta	. If two married people ar ch another sheet to this n.				
Part	1: Descr	ribe Your House	hold					
1.	■ No. Go to □ Yes. Doe	o line 2. es Debtor 2 live		ate household? al Form 106J-2, <i>Expens</i> es	for Separate House	ehold of Del	btor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No □ Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
								□ No
3.	Do vour ext	enses include	_	Ma				☐ Yes
0.	expenses o	f people other t d your depende	han $_{oldsymbol{\square}}$	No Yes				
Esti exp	imate your ex	ate Your Ongoi openses as of your a date after the l	our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp	ou are using this f lemental <i>Schedule</i>	orm as a s e <i>J</i> , check t	upplement in a Cha	apter 13 case to report of the form and fill in the
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i>)			Your exp	enses
4.		or home owners and any rent for th		ses for your residence. I	nclude first mortgag	e 4.	\$	762.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner's				4b.	·	0.00
		maintenance, re owner's associat	•	ıpkeep expenses dominium dues		4c. 4d.		0.00 100.00
5.				our residence, such as ho	me equity loans	4u. 5.	·	0.00

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Debtor 1	Ellen Stompanato	Case numl	ber (if known)	
. Uti	lities:			
. Uti 6a.		6a.	\$	135.00
6b.		6b.	\$	60.00
6c.		6c.	·	
				280.00
6d.		6d.	· -	0.00
	od and housekeeping supplies	7.	·	400.00
Ch	ildcare and children's education costs	8.	\$	0.00
Clo	othing, laundry, and dry cleaning	9.	\$	0.00
. Pe	rsonal care products and services	10.	\$	0.00
Me	dical and dental expenses	11.	\$	0.00
	ansportation. Include gas, maintenance, bus or train fare.	12.	Φ.	150.00
	not include car payments.		·	
	tertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	aritable contributions and religious donations	14.	\$	0.00
	surance.			
	not include insurance deducted from your pay or included in lines 4 or 20.	150	¢	24.00
	a. Life insurance	15a.		34.00
	b. Health insurance	15b.	·	0.00
	c. Vehicle insurance	15c.	·	120.00
	d. Other insurance. Specify:	15d.	\$	0.00
	xes. Do not include taxes deducted from your pay or included in lines 4 or 20.	4.0	Φ.	
	ecify:	16.	\$	0.00
	stallment or lease payments: a. Car payments for Vehicle 1	17a.	\$	321.00
	b. Car payments for Vehicle 2	17b.	·	
			·	0.00
	c. Other. Specify:	17c.	*	0.00
	d. Other. Specify:	17d.	\$	0.00
	ur payments of alimony, maintenance, and support that you did not report a ducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00
	her payments you make to support others who do not live with you.	•	\$	0.00
	ecify:	19.		
	her real property expenses not included in lines 4 or 5 of this form or on Sch	nedule I: Yo	ur Income.	
	a. Mortgages on other property	20a.		0.00
	o. Real estate taxes	20b.		0.00
	c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	d. Maintenance, repair, and upkeep expenses	20d.	·	0.00
		20d. 20e.		
_	e. Homeowner's association or condominium dues		·	0.00
. Otl	her: Specify:	21.	+\$	0.00
. Ca	Iculate your monthly expenses			
	a. Add lines 4 through 21.		\$	2,362.00
221	o. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,362.00
220	s. Add the ZZa and ZZb. The result is your monthly expenses.		Ψ	2,302.00
	Iculate your monthly net income.	,		
23	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,755.59
231	 Copy your monthly expenses from line 22c above. 	23b.	-\$	2,362.00
230	c. Subtract your monthly expenses from your monthly income.	23c.	\$	393.59
	The result is your monthly net income.	23C.	Ψ	
4 Da	you expect an increase or decrease in your expenses within the year after y	ou file this	form?	
	example, do you expect to finish paying for your car loan within the year or do you expect you			e or decrease because c
	diffication to the terms of your mortgage?		.,	
	No.			
	Yes. Explain here:			
	100.			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Ellen Stompanato)			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Forr	m 106Dec				
		ا میداد! برااد مدا	Dalataria Ca	و و ارداد و وا	
Declarat	tion About a	ın Individual	Deptor's Sc	neaules	12/15
If two married pe	eople are filing togethe	r, both are equally respor	nsible for supplying cor	rect information.	
You must file thi	is form whenever you fi	le hankruntov schedules	or amended schedules	Making a false state	ement, concealing property, or
					00, or imprisonment for up to 20
	8 U.S.C. §§ 152, 1341, 1		,		,
Sig	n Below				
5:1		NOT			
Did you pa	ly or agree to pay some	one who is NOT an attori	ney to help you till out b	ankruptcy forms?	
■ No					
— Vas I	Name of paragr			Attach Pan	Akruptov Potition Proporaria Nation
☐ Yes. I	Name of person				kruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
					, , , , , , , , , , , , , , , , , , , ,
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules file	d with this declaration	on and
X /s/ File	en Stompanato		X		
	Stompanato		Signature of	Debtor 2	
	re of Debtor 1		Ç		
Date I	March 29, 2018		Date		

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	•						
Fill in this infor	mation to identify your	case:					
Debtor 1	Ellen Stompanato						
Debtor 2	First Name	Middle Name		ast Name			
(Spouse if, filing)	First Name	Middle Name		ast Name			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRI	ICT OF ILLIN	ois			
Case number							
(if known)						☐ Check if this	
						amended filir	ng
O.C	1000						
Official Forr							
Declarat	ion About a	in Individua	ai Deb	tor's Sche	dules	· · · · · · · · · · · · · · · · · · ·	12/15
f two married pe	eople are filing together	r, both are equally res	ponsible for	supplying correct	information.		
obtaining money	s form whenever you fi / or property by fraud ir 8 U.S.C. §§ 152, 1341, 1	າ connection with a ba	iles or amen ankruptcy c	ded schedules. Mal ase can result in fin	king a false sta es up to \$250,	atement, concealing prop 000, or imprisonment for	erty, or ∘up to 20
Sig	n Below						
Did you pa	y or agree to pay some	one who is NOT an at	torney to he	lp you fill out bankı	ruptcy forms?		
■ No							
☐ Yes. I	Name of person					ankruptcy Petition Preparer on, and Signature (Official	
that they an X /s/ Elle Ellen S Signatu	olty of perjury, I declare true and correct. In Stompanato Stompanato re of Debtor 1 March 22, 2018	that I have read the si	1	Signature of Debt		tion and	
Dafe 1	wiai Cii 22, 2010						

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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Fill	l in this inform	ation to identify your	case:			
De	btor 1	Ellen Stompanat	Middle Name	Last Name		
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number				-	Check if this is an
St	as complete a	of Financial A	ole. If two married people a		ankruptcy equally responsible for sup	
). Answer every ques				
Pa			rital Status and Where You	Lived Before		
1.	_	current marital status	S?			
	■ Married■ Not marr	ied				
2.	During the la	st 3 years, have you l	ived anywhere other than	where you live now?		
	■ No □ Yes. List	all of the places you liv	ved in the last 3 years. Do no	ot include where you live now	<i>'</i> .	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. stat					ity property state or territor co, Texas, Washington and V	
	■ No □ Yes. Mal	ke sure you fill out <i>Sch</i>	edule H: Your Codebtors (O	fficial Form 106H).		
Pa	rt 2 Explain	the Sources of Your	Income			
4.	Fill in the total	amount of income you	received from all jobs and a	g a business during this yeall businesses, including parter together, list it only once ur		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$12,137.23	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Document Page 37 of 58 Case number (if known) Debtor 1 Ellen Stompanato Debtor 2 Debtor 1 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$58,630.00 □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$55,528.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source (before deductions Describe below. (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? \square No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

> No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... still owe paid

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7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony. No Yes. List all payments to an insider.	rtners; relatives of any gen control, or owner of 20% o	eral partners; partners r more of their voting	erships of which you g securities; and ar	ս are a general <mark>բ</mark> ly managing age	partner; corporation ent, including one fo
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	is payment
8.	Within 1 year before you filed for bankruptor insider? Include payments on debts guaranteed or cost No Yes. List all payments to an insider		ments or transfer a	any property on ac	ccount of a deb	t that benefited an
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	
Pai	rt 4: Identify Legal Actions, Repossession	s, and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	case
	Irons v Irons 2018 D 60		Kendall County Clerk 807 W John St Yorkville, IL 60		☐ Pending ☐ On appeal ☐ Concluded	
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address		erty repossessed, f	oreclosed, garnis Date	hed, attached, s	Value of the
		Explain what happened	1			property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca ■ No □ Yes. Fill in the details.	tcy, did any creditor, inc		nancial institution	, set off any am	ounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date a	action was	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or at ■ No □ Yes		erty in the possess		e for the benefi	of creditors, a

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Page 39 of 58 Document Case number (if known) Debtor 1 Ellen Stompanato Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Nο Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Value of property Describe the property you lost and Describe any insurance coverage for the loss Date of your how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Law Office of William D Lohrman **Attorney Fees** 3/6/18 \$1,000.00 123 W. Washington St. #332 Oswego, IL 60543 wlohrman@lohrmanlaw.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes Fill in the details

Address

Person Who Was Paid

Description and value of any property

transferred

Amount of

payment

Date payment

made

or transfer was

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Debtor 1 **Ellen Stompanato**

8.	Within 2 years before you filed for bankruptc transferred in the ordinary course of your bu Include both outright transfers and transfers mar include gifts and transfers that you have already No Yes. Fill in the details.	usiness or financial affa de as security (such as t	airs? he granting of a s					
	Yes. Fill in the details.							
	Person Who Received Transfer Address	Description and v property transferr		payme	ibe any property or ents received or debts n exchange	Date transfer was made		
	Person's relationship to you							
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prot		y property to a s	self-settled	d trust or similar device	of which you are a		
	Yes. Fill in the details.							
	Name of trust	Description and v	alue of the prop	erty trans	ferred	Date Transfer was made		
Dar	rt 8: List of Certain Financial Accounts, Inst	truments Safe Denosit	Boyes and Sto	rage Unite	•	maas		
ıaı	List of Certain Financial Accounts, inst	truments, sale beposit	Doxes, and Sto	nage onit	•			
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or							
	houses, pension funds, cooperatives, associ				,,	.		
	Yes. Fill in the details.							
			_					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?							
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe (the contents	Do you still have it?		
22.	Have you stored property in a storage unit or	r place other than your	home within 1 y	year befor	e you filed for bankrupt	cy?		
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe 1	the contents	Do you still have it?		
Par	rt 9: Identify Property You Hold or Control f	for Someone Fise						
23.	Do you hold or control any property that son for someone.	neone else owns? Inclu	ude any property	y you borr	owed from, are storing	for, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe t	the property	Value		
Par	rt 10: Give Details About Environmental Info	rmation						
or ·	the purpose of Part 10, the following definition	ns anniv						

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 5 Case 18-09217 Doc 1 Filed 03/29/18 Entered 03/29/18 14:19:23 Desc Main Page 41 of 58
Case number (if known) Document

Debtor 1 Ellen Stompanato

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	hazardous material, pollutant, contaminant, or similar term.						
Rep	ort a	II notices, releases, and proceedings that	at you know about, regardless of wher	n the	ey occurred.		
24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
		No					
		Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice	
25.	Hav	e you notified any governmental unit of	any release of hazardous material?				
		No Yes. Fill in the details.					
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice	
26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and order					ind orders.		
		No Yes. Fill in the details.					
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case	
Par	t 11:	Give Details About Your Business or	Connections to Any Business				
27	Wit	— hin 4 years before you filed for bankrupt	cy, did you own a business or have ar	ıv of	the following connections to any	husiness?	
		☐ A sole proprietor or self-employed in	• •	-	•		
		☐ A member of a limited liability comp					
		☐ A partner in a partnership			,		
		☐ An officer, director, or managing exe	ecutive of a corporation				
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation				
		No. None of the above applies. Go to P	art 12.				
		Yes. Check all that apply above and fill		S.			
		siness Name	Describe the nature of the business		Employer Identification number		
		dress mber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security	number or IIIN.	
28.		hin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statement	to aı	Dates business existed nyone about your business? Inclu	de all financial	
	_	•					
		No Yes. Fill in the details below.					
		me dress mber, Street, City, State and ZIP Code)	Date Issued				

Part 12: Sign Below

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Debtor 1 Ellen Stompanato

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Ellen Stompanato		
	Stompanato ture of Debtor 1	Signature of Debtor 2
Date	March 29, 2018	Date
Did yo ı □ No	u attach additional pages	to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ Yes		
Did you	u pay or agree to pay som	eone who is not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes.	. Name of Person A	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Debtor 1	Ensethanonato	Doc 1	Filed 03/29/18 Document	Entered 03/29/18 14:19:23 Page 43 of 58	Desc Main
Part 12:	Sign Below		. !		
with a bar 18 U.S.C. /s/ Ellen Ellen St		in fines up to		y attachments, and I declare under penalty cealing property, or obtaining money or pr nment for up to 20 years, or both.	y of perjury that the answers
Date M	larch 22, 2018		Date		
Did you at ■ No □ Yes	ttach additional pages to	Your Statem	ent of Financial Affair	s for Individuals Filing for Bankruptcy (Off	icíal Form 107)?
Did you pa	ay or agree to pay someo	ne who is no	ot an attorney to help y	ou fill out bankruptcy forms?	

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,500.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$1,000.00 toward the flat fee, leaving a balance due of \$2,500.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$310.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: <u>March 29, 2018</u>	
Signed:	
/s/ Ellen Stompanato	/s/ William Lohrman
Ellen Stompanato	William Lohrman 6295205
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	ounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re Ellen Stompanato		Case No.			
	·	Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DI	EBTOR(S)		
1.	Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to		
	For legal services, I have agreed to accept		s	3,500.00		
	Prior to the filing of this statement I have received		\$	1,000.00		
	Balance Due		\$	2,500.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compen	sation with any other person	unless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	a. Analysis of the debtor's financial situation, and renderingb. Preparation and filing of any petition, schedules, statementc. Representation of the debtor at the meeting of creditorsd. [Other provisions as needed]	nent of affairs and plan which	h may be required;			
	Negotiations with secured creditors to recrease reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house	s as needed; preparatior				
б.	By agreement with the debtor(s), the above-disclosed fee dependent any other adversary proceeding.	oes not include the following hargeability actions, jud	g service: icial lien avoidanc	es, relief from stay actions or		
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of any as bankruptcy proceeding.	greement or arrangement for	r payment to me for r	epresentation of the debtor(s) in		
	March 29, 2018	/s/ William Lohrn	nan			
	Date	William Lohrman Signature of Attorna				
		Law Office of Wi	Iliam D Lohrman			
		123 W. Washingt Oswego, IL 6054				
		630.383.2039				
		wlohrman@lohri Name of law firm	manlaw.com			
		wame oj taw jirm				

United States Bankruptcy Court Northern District of Illinois

In re	Ellen Stompanato		Case No.	
		Debtor(s)	Chapter <u>13</u>	
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	16
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and correct to	the best of my
Date:	March 29, 2018	/s/ Ellen Stompanato Ellen Stompanato Signature of Debtor		

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United States Bankruptcy Court Northern District of Illinois

In re	Ellen Stompanato		Case No.			
		Debtor(s)	Chapter 13			
	VERIFICATION OF CREDITOR MATRIX					
		Number of	Creditors:	1		
	The above-named Debtor(s) l (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to th	ne best of my		
Date:	March 22, 2018	Isl Ellen Stompanato Ellen Stompanato Signature of Debtor	nStongarato			

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Brian Irons

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Comenitybank/meijermc Po Box 182789 Columbus, OH 43218

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Elan Financial Service Po Box 108 Saint Louis, MO 63166

Frd Motor Cr Po Box Box 542000 Omaha, NE 68154

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